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**INFORMATION DISCLOSURE  
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Sheet 1 of 2

**Complete if Known**

Application Number	09/093,958
Filing Date	6/8/1998
First Named Inventor	Jeffrey L. Keith
Art Unit	3623
Examiner Name	ANDRE D BOYCE
Attorney Docket Number	MS1 0230US

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
<i>AKB</i>		US- 5,007,084	4/9/1991	Materna, et al.	
		US- 5,550,984	8/27/1996	Gelb	
		US- 5,638,522	6/10/1997	Dunsmuir, et al.	
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		US- 5,764,916	6/9/1998	Busey, et al.	
		US- 5,781,550	7/14/1998	Templin, et al.	
		US- 5,842,185	11/24/1998	Chancey, et al.	
		US- 5,848,412	12/8/1998	Rowland, et al.	
		US- 5,870,724	2/9/1999	Lawlor, et al.	
		US- 5,920,847	7/6/1999	Kolling, et al.	
		US- 5,956,700	9/21/1999	Landry	
		US- 5,963,924	10/5/1999	Williams, et al.	
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		US- 6,026,374	2/15/2000	Chess	
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		US- 6,073,143	6/6/2000	Nishikawa, et al.	
		US- 6,199,076	3/6/2001	Logan, et al.	
<i>AKB</i>		US- 6,373,950	4/16/2002	Rowney	

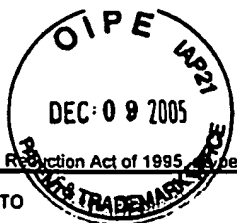
FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>3</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				
<i>AKB</i>		JP2000113089	4/21/2000	Sasazawa		

Examiner Signature	<i>AKB</i>	Date Considered	10/14/06
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Art Unit	3623
Examiner Name	ANDRE D BOYCE
Attorney Docket Number	MS1 0230US

Sheet

2

of

2

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
AMB		Messena, et al., "Building and Hosting Design - Time ActiveX Controls", Available at <a href="http://www.microsoft.com">http://www.microsoft.com</a> , January 21, 1997	
AMB		"Putting a Charge Into Electronic Bill Payments", Bank Network News, vol. 15, no. 7, p. 3, Aug. 28, 1996.	
AMB		Tompkins, et al., "HTML Design-Time", Available at <a href="http://www.microsoft.com">http://www.microsoft.com</a> , Feb. 12, 1997	
AMB		"Toward Better Bill-Payment Processing", Bank Technology News, vol. 9, no. 4, p. 10, April 1996.	
AMB		"Visa to Offer Electronic Bills", Interactive Age, vol. 2, no. 19, p. 4, July 17, 1995	
AMB		"E-Bill Customers Over the Internet", Twice, vol. 11, no. 1, p. 142, Jan. 8, 1996.	
AMB		Jones, D., "CHAPS- Ring Around the City", Journal: Banking World, vol. 1, no. 5, p. 11-13, Nov. 1983	

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10/14/96

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		09093958
	Filing Date		1998-06-08
	First Named Inventor	Jeffrey L. Kelth	
	Art Unit	3623	
	Examiner Name	ANDRE D BOYCE	
	Attorney Docket Number	MS1-0230US	

U.S. PATENTS						
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
UAB	1	5007084		1991-04-09	Matema, et al.	
	2	5550984		1998-08-27	Gelb	
	3	5638522		1997-06-10	Dunsmuir, et al.	
	4	5737533		1998-04-07	de Hond	
	5	5764916		1998-06-09	Busey, et al.	
	6	5781560		1998-07-14	Templin, et al.	
	7	5842185		1998-11-24	Chancey, et al.	
UAB	8	5848412		1998-12-08	Rowland, et al.	

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<i>cash</i>	9	5870724		1999-02-09	Lawlor, et al.	
	10	5920847		1999-07-06	Kolling, et al.	
	11	5956700		1999-09-21	Landry	
	12	5963924		1999-10-05	Williams, et al.	
	13	5978840		1999-11-02	Nguyen, et al.	
	14	6026374		2000-02-15	Chess	
	15	6035281		2000-03-07	Crosskey, et al.	
	16	6058373		2000-05-02	Blinn, et al.	
	17	6073143		2000-06-06	Nishikawa, et al.	
	18	6199076		2001-03-06	Logan, et al.	
<i>cash</i>	19	6289322		2001-09-11	Kitchen, et al.	

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	Examiner Name	ANDRE D BOYCE	
	Attorney Docket Number	MS1-0230US	

<i>AKS</i>	20	6292789		2001-09-18	Schutzer	
<i>AKS</i>	21	6373950		2002-04-16	Rowney	

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#### U.S. PATENT APPLICATION PUBLICATIONS

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<i>AKS</i>	1	JP2000113089	JP		2000-04-21	Sasazawa		<input type="checkbox"/>

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#### NON-PATENT LITERATURE DOCUMENTS

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<i>AKS</i>	1	"E-Bill Customers Over the Internet", Twice, vol. 11, no. 1, p. 142, Jan. 8, 1996.	<input type="checkbox"/>
<i>AKS</i>	2	Jones, "CHAPS- Ring Around the City", Banking World, Nov. 1983, vol. 1, no. 5, pp. 11-13.	<input type="checkbox"/>

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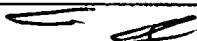
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<i>CAB</i>	3	Messena, et al., "Building and Hosting Design - Time ActiveX Controls", Available at <a href="http://www.microsoft.com">http://www.microsoft.com</a> , January 21, 1997	<input type="checkbox"/>
<i>CAB</i>	4	"Putting a Charge Into Electronic Bill Payments", Bank Network News, vol. 15, no. 7, p. 3, Aug. 28, 1996.	<input type="checkbox"/>
<i>CAB</i>	5	Tompkins, et al., "HTML Design-Time", Available at <a href="http://www.microsoft.com">http://www.microsoft.com</a> , Feb. 12, 1997	<input type="checkbox"/>
<i>CAB</i>	6	"Toward Better Bill-Payment Processing", Bank Technology News, vol. 9, no. 4, p. 10, April 1996.	<input type="checkbox"/>
<i>CAB</i>	7	"Visa to Offer Electronic Bills", Interactive Age, vol. 2, no. 19, p. 4, July 17, 1995	<input type="checkbox"/>

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	Filing Date		1998-08-08	
	First Named Inventor	Jeffrey L. Keith		
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	Examiner Name	ANDRE D BOYCE		
	Attorney Docket Number	MS1-230US		

U.S. PATENTS								
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear		
<i>and</i>	1	6493680		2002-12-10	Logan, ; et al.			
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